

Notice of Allowability

Application No.

09/372,365

Examiner

Nga B. Nguyen

Applicant(s)

PITRODA, SATYAN G.

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3692

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to the RCE filed on May 10, 2007.
2. ☒ The allowed claim(s) is/are 1-10 and 43-51.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
- (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
- 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
- (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☐ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☒ Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date 1/27/2000; 4/18/05; 5/10/07
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application
6. ☐ Interview Summary (PTO-413),
Paper No./Mail Date _____.
7. ☐ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____.

DETAILED ACTION

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on May 10, 2007 has been entered.
2. Claims **1-10** and **43-51** are pending in this application.

Allowable Subject Matter/Reasons for Allowance

3. Claims **1** and **46** are allowed over the prior arts cited records.

The closest prior arts are:

1) Goldhaber (US 5,855,008) provides an approach for distributing advertising and other information over a computer network. Attention brokerage is the business of buying and selling (brokering) the "attention" of consumers. It can be used to provide direct, immediate payment to a consumer for paying attention to an advertisement or other information. This compensation may be used directly or indirectly to compensate the owners of content or may be used for other purposes. The link between the ad and the appropriate viewers provided by reference to a data base of digitally stored demographic profiles of potential users. Such ads may be viewed as "negatively priced" information because consumers are paid for their attention to the information. Private profiles may be maintained for different consumers and consumer information may be

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released only based on consumer permission. Consumers may be compensated for allowing their information to be released. Information can be routed based on demographics. A special icon or other symbol displayed on a computer screen may represent compensation and allow users to choose whether they will view an ad or other information and receive associated compensation.

2) Pitroda (US 5,884,271) discloses A universal electronic transaction card ("UET card") is capable of serving as a number of different credit cards, bank cards, identification cards, employee cards, medical and health care management cards and the like. The UET card includes storage elements, an input interface, a processor, a display, and a communications interface. In a preferred embodiment, the UET card stores transactional information to eliminate paper receipts and includes security features to prevent unauthorized use. The UET card may also be used to replace conventional currency and traveler's checks, and may be configured to store and display promotional information, such as advertising and incentives.

3) Brandt (US 6,714,979) discloses a data warehousing infrastructure for telecommunications priced call detail data is integrated with a Web/Internet based reporting system providing a common GUI enabling the requesting, customizing, scheduling and viewing of various types of priced call detail data reports. Such an infrastructure performs an extraction process to obtain only those billing detail records of entitled customers, and a harvesting process for transforming the billing records into a star schema format for storage in one or more operational data storage devices. The system is integrated with a database server supporting expedient and accurate access

to the customer's telecommunications priced call detail data for priced call detail data report generation.

Therefore, it is clear from the description of Goldhaber's, Pitroda's and Brandt's inventions that the prior arts do not considered the possibility of: A transaction service provider for administering a plurality of accounts for a client comprising: designate as confidential a predetermined first portion of the database client information; designate as non-confidential a predetermined second portion of the database of client information; provide the client with access to the predetermined first and second portions of the database of client information via the network port; provide a plurality of vendors with access to the predetermined second portion of the database of client information, as included in claims 1; A transaction service provider for administering a plurality of accounts for a client comprising allow the client to designate as confidential a first portion of the transaction service provider archive, including client identifying information; allow the client to designate as non-confidential a second portion of the transaction service provider archive; provide the client with access to the first and second portions of the transaction service provider archive via the network port; provide a plurality of vendors with access to the second portion of the database of client information while denying access for the plurality of vendors to the first portion of the transaction service provider archive, as included in claim 46.

4. Claims (2-10, 43-45) and 47-51 are allowed because they are dependent claims of the allowable independent claims 1 and 46 above, in that order.

Conclusion

5. Claims **1-10** and **43-51** are allowed.
6. Any inquiry concerning this communication or earlier communications from the examiner should be directed to examiner Nga B. Nguyen whose telephone number is (571) 272-6796. The examiner can normally be reached on Monday-Thursday from 9:00AM-6:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Kramer can be reached on (571) 272-6783.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (571) 272-3600.

7. Any response to this action should be mailed to:

Commissioner of Patents and Trademarks
P.O. Box 1450
Alexandria, VA 22313-1450

Or faxed to:

(571) 273-8300 (for formal communication intended for entry),

or

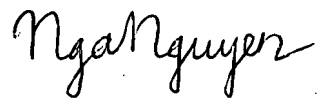
(571) 273-0325 (for informal or draft communication, please label "PROPOSED" or "DRAFT").

Hand-delivered responses should be brought to Knox Building, 501 Dulany Street, Alexandria, VA, First Floor (Receptionist).

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A handwritten signature in black ink, appearing to read "Nga Nguyen". The signature is fluid and cursive, with the first name "Nga" and last name "Nguyen" clearly distinguishable.

NGA NGUYEN
PRIMARY EXAMINER

July 17, 2007